

Information to identify the case:

Debtor 1	Marnee E. Mathews	Social Security number or ITIN	xxx-xx-8520
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Andrew J. Mathews	Social Security number or ITIN	xxx-xx-9977
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Illinois			
Case number: 18-12912			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Marnee E. Mathews
aka Marnee E Behrstock

Andrew J. Mathews

August 21, 2018

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Marnee E. Mathews
 Andrew J. Mathews
 Debtors

Case No. 18-12912-JPC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
 Form ID: 318

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 Total Noticed: 57

Date Rcvd: Aug 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2018.
 db/jdb

+Marnee E. Mathews, Andrew J. Mathews, 911 E. Golf Rd., Apt. 5,
 Arlington Heights, IL 60005-5236
 26708829 +Advocate Medical Group, 20110 Governors Highway, Olympia Fields, IL 60461-1088
 26708830 Advocate Medical Group, Attn: Bankruptcy Dept., PO Box 92523, Chicago, IL 60675-2523
 26708831 +Arrowood Indemnity Company, 3600 Arco Corporate Dr, Charlotte, NC 28273-8100
 26708832 +Associated Anesthesiologist of Joli, 804 Scott Nixon Memorial Drive, Augusta, GA 30907-2464
 26708838 +CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662
 (address filed with court: Choice Recovery, 1550 Old Henderson Road, Suite 100-S,
 Columbus, OH 43220)
 26708842 Comcast, Bankruptcy Department, 11621 E. Marginal Way 5, Tukwila, WA 98168-1965
 26708843 Commonwealth Edison-Care Center, Bankruptcy Department, PO Box 6113,
 Carol Stream, IL 60197-6113
 26708847 +DePew & Dehn, Attorney at Law, 201 West Olive Street, Bloomington, IL 61701-5081
 26708851 +EIS Collection, Bankruptcy Department, PO Box 1730, Reynoldsburg, OH 43068-8730
 26708852 +Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
 26708855 +Firstmark/idapp, 121 S 13th St Ste 201, Lincoln, NE 68508-1911
 26708857 +Genesis FS Card Services (Kay Jewele, PO Box 4480, Beaverton, OR 97076-4480
 26708860 Inbox Loan, PO Box 881, Santa Rosa, CA 95402-0881
 26708864 +Kevin W. Mortell, Attorney at Law, 1821 Walden Office Square, Suite 400,
 Schaumburg, IL 60173-4273
 26708865 +Kohl/Cap1, PO Box 6497, Sioux Falls, SD 57117-6497
 26708867 +Landmark Recreation, 3225 N Dries Ln, Peoria, IL 61604-1292
 26708868 #+Malcom S. Gerald & Assoc., Inc., 332 S. Michigan Ave, Suite 600, Chicago, IL 60604-4318
 26708874 +Premier Dental Associates, 605 E. Algonquin Rd, Suite 400,
 Arlington Heights, IL 60005-4373
 26708875 State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
 26708876 +Sunrise Credit Service, 260 Airport Plaza Blvd, Farmingdale, NY 11735-4021
 26708877 Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
 26708879 T-H Professional and Med Collection, PO Box 10166, Peoria, IL 61612-0166

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

26708827 E-mail/Text: SRCO-Bankruptcy@advocatehealth.com Aug 22 2018 01:39:17 Advocate Health Care,
 PO Box 3039, Oakbrook, IL 60522-3039
 26708828 +E-mail/Text: SRCO-Bankruptcy@advocatehealth.com Aug 22 2018 01:39:17
 Advocate Lutheran General Hospital, 1775 Dempster Street, Park Ridge, IL 60068-1174
 26708834 EDI: BANKAMER.COM Aug 22 2018 05:20:00 Bank of America, PO Box 982238,
 El Paso, TX 79998-2238
 26708833 +EDI: BANKAMER.COM Aug 22 2018 05:20:00 Bank of America, Bankruptcy Department,
 CA6-919-0241, PO Box 5170, Simi Valley, CA 93062-5170
 26708835 +E-mail/Text: bk@blittandgaines.com Aug 22 2018 01:36:32 Blitt and Gaines, P.C.,
 Bankruptcy Department, 661 N. Glenn Ave., Wheeling, IL 60090-6017
 26708836 EDI: CAPITALONE.COM Aug 22 2018 05:19:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 26708837 +EDI: CHASE.COM Aug 22 2018 05:19:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 26708839 +EDI: CITICORP.COM Aug 22 2018 05:19:00 Citi, Attn: Bankruptcy Department, PO Box 6241,
 Sioux Falls, SD 57117-6241
 26708840 EDI: CITICORP.COM Aug 22 2018 05:19:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500
 26708841 +EDI: CITICORP.COM Aug 22 2018 05:19:00 Citibank NA, PO Box 769006,
 San Antonio, TX 78245-9006
 26708844 +EDI: CCS.COM Aug 22 2018 05:19:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679
 26708845 +EDI: RCSFNBMARIN.COM Aug 22 2018 05:19:00 Credit One, Bankruptcy Department,
 PO Box 98873, Las Vegas, NV 89193-8873
 26708846 +E-mail/Text: cashnotices@gmail.com Aug 22 2018 01:38:57 Creditbox.com, LLC,
 880 Lee Street, Suite 300, Des Plaines, IL 60016-6487
 26708848 EDI: DISCOVER.COM Aug 22 2018 05:19:00 Discover Bank, PO Box 15316,
 Wilmington, DE 19850
 26708849 +EDI: DISCOVER.COM Aug 22 2018 05:19:00 Discover Bank, Discover Products, Inc.,
 PO Box 3025, New Albany, OH 43054-3025
 26708850 +EDI: DCI.COM Aug 22 2018 05:20:00 Diversified Consultant, P O Box 551268,
 Jacksonville, FL 32255-1268
 26708854 +EDI: AMINFOFP.COM Aug 22 2018 05:19:00 First Premier Bank, 3820 N. Louise Ave.,
 Sioux Falls, SD 57107-0145
 26708853 +EDI: AMINFOFP.COM Aug 22 2018 05:19:00 First Premier Bank, Bankruptcy Department,
 PO Box 5523, Sioux Falls, SD 57117-5523
 26708856 +EDI: CCS.COM Aug 22 2018 05:19:00 Geico Casulaty Company, Center 27, PO Box 55126,
 Boston, MA 02205-5126
 26708858 +E-mail/Text: bankruptcy@gsb.com Aug 22 2018 01:37:57 Glenview State Bank, 800 Waukegan Rd,
 Glenview, IL 60025-4310
 26708861 EDI: IRS.COM Aug 22 2018 05:20:00 IRS, Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 26708859 +E-mail/Text: rev.bankruptcy@illinois.gov Aug 22 2018 01:37:12
 Illinois Department of Revenue, Bankruptcy Section, PO Box 64338, Chicago, IL 60664-0291

District/off: 0752-1

User: admin
Form ID: 318

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Total Noticed: 57

Date Rcvd: Aug 21, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

26708862 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Aug 22 2018 01:39:56
Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
26708863 E-mail/Text: BKRMailOPS@weltman.com Aug 22 2018 01:36:40 Kay Jewelers, PO Box 740425,
Cincinnati, OH 45274-0425
26708866 EDI: CBSKOHLS.COM Aug 22 2018 05:19:00 Kohl/Capital One, PO Box 3115,
Milwaukee, WI 53201-3115
26708869 +EDI: MERRICKBANK.COM Aug 22 2018 05:18:00 Merrick Bank, 10705 S. Jordan Gtwy Ste. 200,
South Jordan, UT 84095-3977
26708870 +EDI: MID8.COM Aug 22 2018 05:19:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709
26708871 +EDI: NAVIENTFKASMSERV.COM Aug 22 2018 05:18:00 Navient, Po Box 9655,
Wilkes Barre, PA 18773-9655
26708872 +E-mail/Text: opportunitynotices@gmail.com Aug 22 2018 01:38:33 Opp Loans, 11 E. Adams,
Chicago, IL 60603-6301
26708873 +E-mail/Text: opportunitynotices@gmail.com Aug 22 2018 01:38:33 Oppity Fin, 11 E. Adams,
Chicago, IL 60603-6301
26708878 EDI: RMSC.COM Aug 22 2018 05:20:00 Synchrony Bank, Attn: Bankruptcy Dept.,
PO Box 965060, Orlando, FL 32896-6060
26711972 +EDI: RMSC.COM Aug 22 2018 05:20:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
26708880 +EDI: VERIZONCOMB.COM Aug 22 2018 05:20:00 Verizon Wireless, PO Box 26055,
Minneapolis, MN 55426-0055
26708881 +E-mail/Text: BKRMailOPS@weltman.com Aug 22 2018 01:37:44 Weltman, Weinberg & Reis, Co,
Attorney at Law, 180 N. LaSalle Street, Suite 2400, Chicago, IL 60601-2704
TOTAL: 34

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2018 at the address(es) listed below:

Arnold H. Landis on behalf of Creditor Glenview State Bank arnoldlandis1@ameritech.net,
jglandislaw@yahoo.com;skarova@ameritech.net;bryanthompson@ameritech.net;skarova@landislaw.net;bth
ompson@landislaw.net;cle@landislaw.net;alandis@landislaw.net
David M Siegel on behalf of Debtor 1 Marnee E. Mathews davidsiegelbk@gmail.com,
author@proofofpayments.com;R41057@notify.bestcase.com;johnellmannlaw@gmail.com
David M Siegel on behalf of Debtor 2 Andrew J. Mathews davidsiegelbk@gmail.com,
author@proofofpayments.com;R41057@notify.bestcase.com;johnellmannlaw@gmail.com
Joseph A Baldi, Tr jabaldi@baldiberg.com, jmanola@baldiberg.com;jbaldi@iq7technology.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 5